

AMENDMENTS

IN THE SPECIFICATION:

Please amend the abstract as indicated on page 10 of Applicant's response.

IN THE CLAIMS:

Please cancel claim 16. ✓

Please amend the claims as follows:

- Sub
C1
- B1
1. (Twice Amended) A tax refund system, comprising:
 - electronic tax return data for a taxpayer, said tax return data comprising a tax refund amount;
 - an assignment of at least a portion of said tax refund amount to a spending vehicle provider;
 - an account for accepting an electronic transfer of said at least a portion of said tax refund amount, said account established in accordance with said assignment; and
 - a spending vehicle issued by said spending vehicle provider independent of a bank loan agreement on behalf of said taxpayer in an amount related to said at least a portion of said tax refund amount.
 2. (Twice Amended) The system of claim 1, wherein said spending vehicle is consisting of one of the following: a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet.

Sub E 101
Cont B1

3. (Twice Amended) The system of claim 1, wherein said spending vehicle provider is consisting of one of the following: a government entity, product retailer, wholesaler, distributor, manufacturer, service provider, publisher, travel entity, entertainment entity, financial institution, insurance institution, brokerage institution, global computer network and online business, publisher, and a consortium of companies.

Sub C2
B2

11. (Twice Amended) A method of providing a tax refund amount to a taxpayer, comprising:

- obtaining electronic tax return data, said tax return data comprising a tax refund amount;
- assigning at least a portion of said tax refund amount to a third party selected by said taxpayer;
- transferring said at least a portion of said tax refund amount to an account for said third party; and
- providing a spending vehicle independent of a bank loan agreement to said taxpayer in an amount related to the tax refund amount assigned to said third party.

Sub E 101

12. (Twice Amended) The method of claim 11, wherein said spending vehicle is consisting of one of the following: a credit card, debit card, checking card, electronic account, coupon, voucher, rebate certificate and store account.

E 101
B3

17. (Twice Amended) The method of claim 11, wherein said tax return data is obtained from a federal taxing authority form.